

Certificate Number: 06501-PAE-DE-030507195

Bankruptcy Case Number: 13-14460



06501-PAE-DE-030507195

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 31, 2018, at 2:56 o'clock PM CST, Felisa Holmes completed a course on personal financial management given by internet by Arbor Investments LTD., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 31, 2018 By: /s/Carlo Skrupa

Name: Carlo Skrupa

Title: Program Manager